

Information to identify the case:

Debtor 1 **David M Laz**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

United States Bankruptcy Court **Northern District of Illinois**

Case number: **18-16460**

Social Security number or ITIN **xxx-xx-7199**

EIN **-----**

Social Security number or ITIN **-----**

EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David M Laz

October 4, 2018

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
David M Laz
Debtor

Case No. 18-16460-JSB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: froman
Form ID: 318

Page 1 of 2
Total Noticed: 14

Date Rcvd: Oct 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2018.

db +David M Laz, 2110 Babst ct., Lisle, IL 60532-2853
26853723 +ARDC, 130 E Randolph ST, Suite 1500, Chicago IL 60601-6209
26815144 +Attorney Registration and Disciplinary Commission, One Prudential Plaza,
130 East Randolph Drive, Suite 1500, Chicago, IL 60601-6209
26815146 +Capitol One Card Services, 2012 Corporate Ln #108, Naperville, IL 60563-0726
26815143 +Deutsche Bank National Trust as Trustee for, Morgan Stanley IXIS RE Capital Trust,
222 S Riverside Plaza, Chicago, IL 60606-5808
26815148 +Green Trails Improvement Association, PO Box 3106, Lisle, IL 60532-8106
26815145 Nicor Gas, PO Box 5407, Carol Stream, IL 60197-5407
26900888 +REVERSE MORTGAGE SOLUTIONS, INC, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
26904731 +REVERSE MORTGAGE SOLUTIONS, INC., RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170,
Duluth GA 30097-8461
26853722 +Reverse Mortgage Solutions, 14405 Walters Rd, Suite 200, Houston TX 77014-1345
26815147 +Thomas J Laz, 247 Elmwood, Naperville, IL 60540-7537

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBPHELM.COM Oct 05 2018 05:03:00 Brenda Porter Helms, ESQ, The Helms Law Firm, P.C.,
3400 West Lawrence, Chicago, IL 60625-5104
26815149 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Oct 05 2018 01:13:42 ComEd,
Customer Care Center, PO Box 805379, Chicago, IL 60680-4179
26825069 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Oct 05 2018 01:13:42
Commonwealth Edison Company, Bankruptcy Department, 1919 Swift Drive,
Oakbrook, IL 60523-1502

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

26900909* +REVERSE MORTGAGE SOLUTIONS, INC, Robertson, Anschutz & Schneid, P.L.,
6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2018 at the address(es) listed below:

Adam L Saper on behalf of Defendant Deutsche Bank National Trust Co. For Morgan Stanley IXIS Real Estate Capital Trustee 2006-2 asaper@hinshawlaw.com, courtfiling@hinshawlaw.com, cwoods@hinshawlaw.com
Brenda Porter Helms, ESQ brenda.helms@albanybank.com, bhelms@ecf.epiqsystems.com
Daniel L Morriss on behalf of Defendant Deutsche Bank National Trust Co. For Morgan Stanley IXIS Real Estate Capital Trustee 2006-2 dmorriss@hinshawlaw.com, izielinski@hinshawlaw.com, courtfiling@hinshawlaw.com
Daniel L Morriss on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Ixis Real Estate Capital Trust 2006-2 Mortgage Pass Through Certificates, Series 2006-2 dmorriss@hinshawlaw.com, izielinski@hinshawlaw.com,courtfiling@hinshawlaw.com
Denise A Delaurent on behalf of U.S. Trustee Patrick S Layng USTPRRegion11.es.ecf@usdoj.gov, Denise.DeLaurent@usdoj.gov;maria.r.kaplan@usdoj.gov
Jose G Moreno on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley Ixis Real Estate Capital Trust 2006-2 Mortgage Pass Through Certificates, Series 2006-2 nd-one@il.cslegal.com
Kathryn A Klein on behalf of Creditor Reverse Mortgage Solutions, Inc iln@riezmanberger.com
Kathryn A Klein on behalf of Creditor REVERSE MORTGAGE SOLUTIONS, INC. iln@riezmanberger.com
Patrick S Layng USTPRRegion11.ES.ECF@usdoj.gov

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Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Peter C Bastianen on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Morgan Stanley Ixis Real Estate Capital Trust 2006-2 Mortgage Pass Through Certificates, Series
2006-2 ND-Four@il.cslegal.com

TOTAL: 10